



Montana Department Of
Natural Resources and
Conservation

FLOODPLAIN PROGRAM

Serving Montana's Community's
since 1974

HIGHGROUND

April 2008

This newsletter and other state floodplain management activities is funded, in part through grants from FEMA.

Association of Montana's Floodplain Managers

AMFM Conference

The Ninth Annual Association of Montana Floodplain Managers (AMFM) Conference in Missoula had nearly 90 attendees from Montana and throughout the United States. *"At the Confluence of Change: Balancing Community Growth with Floodplain Management"* was the conference theme that was reiterated during four days packed with presentations, workshops, technical field trips, and networking opportunities.

The first day of the conference, AMFM board members Carrie Higinbotham, with PBS&J and Mike DaSilva, of Tetra Tech, conducted the Certified Floodplain Manager (CFM) prep with ten very enthusiastic participants – five of whom took the CFM exam that same day. The CFM prep session and exam will be offered again next year at the Tenth Annual AMFM Conference, which is tentatively scheduled to be held in Great Falls.

Technical workshops presented by Federal Emergency Management Agency (FEMA) Representatives relayed valuable information about the National Flood Insurance Program (NFIP), Elevation Certificates, Letters of Map Change (LOMC) and courses available at FEMA's Emergency Management Institute. Personnel from the Department of Natural Resources and Conservation (DNRC) Floodplain Management Program presented beneficial training on HEC-RAS models, Floodplain 101 and provided an overview of the past year and future endeavors for the floodplain program. The private professional sector came from all over the United States to present timely information

concerning aerial photography, the LOMC process, comparisons of Manning's Equation and HEC-RAS techniques, wetlands protection, DFIRM conversions, and the Map Modernization Program update for Montana. Local floodplain administrators were on hand to discuss issues and experiences from their communities and to present information on the status of proposed streamside setbacks. The conference offered an array of Keynote Speakers who spoke about population growth in Montana and how climate change and floodplain development may interact to affect flood risk, water quality and wildlife.

One of the highlights of the conference was the well-organized and worthwhile field trip, led by Larry Schock, to the site of the historic Milltown Dam Removal Project. As always, the Evening Socials extended networking opportunities into the wee hours of the morning.

Thank you to all the conference exhibitors and sponsors, federal and state agencies, local floodplain representatives, private sector participants and the AMFM Board Members and Regional Directors who put together this wonderful conference.

Did you know?



NATIONAL
FLOOD
INSURANCE
PROGRAM

Turns 40 Years Old, this Year





*Traci Sears-Tull, NFIP
Coordinator for the
State of Montana*

Nature can be very unpredictable, but communities need to be prepared to expect the unexpected. Al is the current chair of ASFPM and has first hand knowledge and experience with disasters and floodplains. I should mention that he is the state Floodplain Manager for Mississippi and has obviously dealt with several emergencies the last few years. Peruse Al W. Goodman Jr.'s article in ASFPM's February Newsletter at www.floods.org.

Although we often get caught up in the regulatory part of our jobs, the ultimate goal for floodplain managers is to protect the community by upholding public health, safety and welfare. It is important to establish relationships with

DES (Department of Emergency Service) and other emergency personnel.

Understand that you are not alone. There are a multitude of floodplain resources that a community can tap into: DNRC staff to include the regional engineers, AMFM board and members, ASFPM, Conservation Districts and various agencies throughout the state. Be proactive, prepare, and train for disasters. Above all try to keep people from harm's way, even if they are reluctant to obtain this help.



*1981 Interstate 15, near Jefferson City.
washed out by flooding. Photo credit:
Jefferson County DES. One of many
photos shared by Jefferson County DES*

Photos Tell Montana Flood History

Sally Buckles, with Jefferson County Disaster and Emergency Services, generously shared some 1981 Jefferson County flood photos with the floodplain community after being solicited by the DNRC outreach program. DNRC staff realized these valuable snap shots of Montana flood history held many potential uses. These uses include training for future flood preparedness as well as adding information contained in the photos to already existing information to predict future flooding potential.

Are there any other valuable historic photos out there? Let us know about them, email mguokas@mt.gov. DNRC and Montana Conservation Districts encourage all communities to record their historical flood data for future use and to monitor your river patterns and development over time. The following are some ways that communities can document flood events in their community:

1. Pictures – “tell a thousand words” – make sure to label pictures with location, stream names, time, date, event, and photographer name.
2. Videos – keep a video diary of events – make sure to label videos with the same information as is needed from the pictures. Also, try to record what you and your family experienced before, during and after the event.
3. High Water Plaques – These are available through DNRC's Floodplain Program. Place the plaque on affected structures at the high water line. Contact a DNRC Floodplain Regional Engineer to have them survey the high water mark for historical records.

Understanding Your Flood Risk by Marijo Camrud



*Marijo Camrud, P.E. CFM,
FEMA Region VIII*

The FEMA maps represent the highest flood risk according to the assumptions of the National Flood Insurance Program (NFIP) and typically address river flooding. The floodplain shown on a FEMA map represents a limited scenario of flood risk compared to an actual event. The good news is that flood insurance is available to **anyone** in a participating community (renters or owners, "in" or "out" of the FEMA floodplain). It is important to note that structures outside the FEMA floodplain, such as those removed by the LOMA or LOMR-F processes or areas unmapped by FEMA, may still be at high risk to flood when an actual event does occur. There are many ways to flood, and the risk/likelihood of flooding associated with these sources is not necessarily reflected on a FEMA map. Examples of sources of flooding, in addition to river flooding, include locally intense

rainstorms resulting in urban flooding, ponding, shallow flooding, or FLASH floods, snowmelt, lake or reservoir flooding, or failure/overtopping of levees, dikes, dams, canals, ditches, and highway or railroad embankments. Flood damages are covered by flood insurance regardless of source, cause, frequency, type of event, ownership, or whether you are "in" or "out" of a FEMA floodplain. You cannot make a claim for flood damages if you do not have flood insurance, and homeowners/renters/commercial insurance do not cover flood damages. For those structures "out" of the FEMA floodplain, flood insurance premiums are modest. Interested in learning more? Contact your homeowner's insurance agent or go to www.floodsmart.gov.

Upcoming Conferences by Traci Sears-Tull

Conferences are a great way to interact, exchange ideas, learn and improve current floodplain programs to help reduce future flood damages.

May is a busy month for Floodplain Conferences. Starting on May 7-10, 2008, the National Flood Conference is being held in Chicago. The conference will celebrate the 40th anniversary of the National Flood Insurance Program, and the 25th anniversary of the National Flood Conference. For more information, log on to www.fema.gov, and reference training and the National Floodplain Insurance Program.

Don't miss out on the 32nd Annual ASFPM Conference in Reno, Nevada, May 18-23, 2008. ASFPM is the Association of State Floodplain Managers, and this year's conference is called "A Living River Approach to Floodplain Management". For more information on this conference, log on to www.floods.org.

Upcoming Training in Montana

June 3, Floodplain 101
Miles City,
9:00AM -3:30PM

June 4, CFM Exam
Testing, Miles City, 9:00
AM to Noon

June 5, Floodplain 101,
Glendive, 9:00AM –
3:30PM

End of July: CRS training,
Helena with Kerry Redente

The Montana Floodplain 101 training sessions are free. The training is a necessary help to a local flood floodplain administrator (FPA). New and veteran FPA's have found the class useful to perform their floodplain management duties, including: understanding rules, floodplain map reading, and permit processing. Also, elected officials and others concerned about a community's welfare are welcomed and encouraged to attend. The sessions are free but pre-registration is required. Call or Email Bri

Shipman, 444-0862/bshipman@mt.gov
to register by May 20th.

The national organization of floodplain professionals, the Association of State Flood Plain Managers, offers certification in floodplain management. Testing to receive certification will be offered in Miles City on June 4th from 9:00 AM to Noon. This is the allotted time; some applicants complete this in less than three hours. For more information, including fees, visit: <http://www.floods.org/Certification/certrog.asp>

Free Training by FEMA in Emmitsburg, Maryland

To learn more about free training, visit

<http://training.fema.gov/EMICourses/>

Managing Floodplain Development through the NFIP

October 29th - November 1st

Community Rating System

August 8th - 14th

September 15th - 18th

Update on Map Modernization by Carrie Higinbotham

Special Note: The State Floodplain Program is very grateful to the exceptional work performed by Millie Heffner, former Map Modernization Specialist. This spring, Millie accepted a promotion within the DNRC as a Water Rights Appropriations Specialist.

FEMA's flood hazard maps are essential tools for flood hazard mitigation in Montana. In many cases, these older maps reflect outdated flood hazard information that limits their utilization for insurance and floodplain management purposes. To address these issues, the DNRC became a Cooperating Technical Partner with FEMA's Map Modernization Program in March 2005.

The DNRC initiated Digital Flood Insurance Rate Map (DFIRM) projects in Flathead and Missoula Counties in FFY2005, Yellowstone County in

FFY2006, and Cascade, Lewis & Clark and Fergus Counties in FFY2007. Flathead County's DFIRMs went effective in September 2007.

FFY2008 funding should be available late this spring. In preparation for this, the DNRC has scoped and is developing cost estimates for Ravalli, Lake, Sanders, Mineral, Powell, Butte-Silverbow, Jefferson, and Broadwater Counties.

Other Map Modernization projects are ongoing in Montana. These projects have been initiated directly by FEMA, or are

being mapped by one of FEMA's IDIQ contractors. These include Park, Carbon, and Gallatin Counties, as well as parts of Madison and Custer Counties.

Celina Adair has recently been hired as Montana's Map Modernization Program Coordinator. She can be contacted at cadair@mt.gov or 406-444-6656

Please visit www.montanadfirm.com for information on Montana's Map Modernization program and County status. For more information on this conference, log on to www.floods.org.

Welcome New Map Modernization Specialist



Celinda Adair holds a B.A. in Political Science from the University of Texas at San Antonio, and a Masters of Environmental Studies from Evergreen State College. Her thesis work focused on the impacts of impervious surfaces and the relationship between regulations and changes in development patterns. She was most recently an Associate Planner for Thurston County, Washington. Her duties there included drafting regulations for floodplains and a multitude of other planning activities. She spends much of her free time hiking, camping, and enjoying the outdoors.

Celinda Adair, New Map Modernization Program Manager

High-risk Structures to Lose CRS Discount by Kerry Redente

The Community Rating System (CRS) provides a flood insurance premium discount in participating communities that implement floodplain management activities above and beyond the minimum criteria of the National Flood Insurance Program (NFIP). Policy holders receive 5 to 45% discounts on their annual premiums, depending on their flood zone and the community's CRS classification. In short, the more communities do to prevent and reduce flood losses, the more their residents benefit with reduced premiums.

One problem with this approach is that everyone benefits from the community's rating, even those who own buildings that are at high risk and may not be compliant with the NFIP's construction criteria. Accordingly, the Federal Emergency Management Agency (FEMA) is initiating a change in the way CRS premium discounts are applied. Effective May 1, 2008, FEMA will institute this new policy: **Flood insurance policies for buildings that are rated as having the lowest floor one foot or more below the base flood elevation will no longer be eligible for the community's CRS discount. Some clarifications:**

- In most cases, the affected structures are non-compliant, i.e., in violation of the NFIP construction criteria. They may have received a variance from the community. If so, the variance applicant was advised that "the issuance of a variance to construct a structure below the base flood level will result in increased premium rates for flood insurance" as required by 44 CFR 60.6(a)(5).
- This new policy only affects elevation-rated buildings. Typically, these are new construction or "post-FIRM" buildings, not older buildings that qualify for the pre-FIRM "subsidized" rates.
- Only buildings in the mapped Special Flood Hazard Area are affected. Buildings in B, C, or X Zones are not rated based on the elevation of their lowest floors.
- It does not affect those V-Zone properties that have approved breakaway walls surrounding unfinished enclosures used only for building access, storage, and parking, but that were rated based on the enclosed area's being the lowest floor.

The policy does not affect buildings that were compliant when they were built, but whose flood zone has been changed and/or whose base flood elevation has been raised to a level above the lowest floor through the issuance of a new map. These structures can be "grandfathered" so they keep premiums based on the flood zone and/or base flood elevation at the time of construction.

The new policy will affect about 38,000 structures in 830 of the 1,080 CRS communities. For the State of Montana

it will affect 10 of 12 CRS communities. Local Montana CRS Coordinators have been sent a list of the properties that will be affected. Policy holders with May or June renewals will receive renewal billing notices in March or April. Most policy holders will not know why there is an increase because their renewal statement may not mention it or their premiums are paid by a mortgage escrow account. However, upon receipt of payment of the annual renewal, the issued declaration page will have a zero for the CRS discount. If policy holders are curious about this loss of the discount, they may contact their community's CRS Coordinator.

If you are contacted, it is recommended that you tell the policy holders two things:

1. They should talk to their insurance agent to verify how the structure has been rated. It is possible that there is an error in the lowest floor or base flood elevation. It is possible that the building has not been fully "grandfathered" to reflect that it was built in compliance before a map change (they may need your help to determine the flood zone and/or the base flood elevation at the time of construction). If these errors can be corrected to show that the building is not one foot or more below the base flood elevation, then the property owner should ask his or her agent to correct the policy. You may need to help with supporting documentation to correct the errors.
2. If the policy is correctly rated already, advise the person that there may be ways to retrofit the structure to bring it into compliance. For example, the lowest floor used for rating may be the floor of an attached garage or an enclosed parking area in a high rise structure. If the owner puts in flood openings or otherwise modifies the enclosure to reduce or eliminate the potential for water damage, the building can be re-rated. Not only will the policy have the CRS discount, but also the fact that the lowest floor for rating purposes is above the base flood elevation will greatly reduce the premium. If your community is receiving credit for Activity 360 (Flood Protection Assistance), be sure to document your advice to the policy holder.

You may want to have a supply of the publication, *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*, FEMA-312. Chapter 6, for example, describes how flood openings can be installed to wet floodproof the lowest floor and bring the building into compliance.

This book can be downloaded from FEMA's website at <http://www.fema.gov/hazard/flood/pubs/lib312.shtm>.

Communities are welcome to put a link to this site on their own websites. Hard copies can be ordered using the order form in Appendix E of the *CRS Coordinator's Manual*.

New Roll-Display Available

Floods in Montana's Past

Since 1805, the hazards to life and property are greater today due to the intrusiveness of development in Montana's flood-prone landscape.

1805, Missouri River flood as depicted by C.M. Russell (1903) in the book *The Trail of Lewis and Clark* by Clint Wheeler.

1906, Missoula. Postcard from Cedar Creek Bridge, showing a temporary footbridge replacing the center span of the main bridge.

1944, Miles City, Denton Field.

1952, Milk River flooding.

2006, Glacier National Park Horse bridge near Lake McDonald.

Montana Department of Natural Resources and Conservation

FLOODPLAIN PROGRAM

Protecting Montana's Communities since 1971

Floodplains

A floodplain is any land prone to flooding.

Floodway
Flood Fringe

Floodplain = Flood Fringe + Floodway

Protect Your Future

To find your local floodplain administrator and to learn more about Montana's floodplains visit:

www.mtfloodplain.mt.gov

and

FLOODSMART.GOV
 An Official site of the National Flood Insurance Program

No floodplain permit = Penalties

Penalties may include higher permit fees and/or the removal of the illegal structure.

And remember — Protect yourself! Two feet of rushing water can carry away most vehicles, including SUVs and pickups.

FEMA

San River above Glacier Reservoir, view toward Bob Marshall Wilderness. Photo by Park Botsch.

The 3-rolls are each 84 ½ inches high by 33 inches. Together they form the above scene.



Example of Roll Up display, from DNRC Rangeland Resource Program

The Montana DNRC Floodplain program has developed a portable 3-roll-up display to carry the message about flooding, floodplains and flood insurance. AMFM Conference attendees were the first to see this new display.

Local communities are welcome to use the display for educational purposes when it is available. Unfortunately, shipping costs for the display are high and could be avoided if someone from Helena is going to your area or vice-versa. Naturally, we want the display to be used, well cared for and long-lasting.

Flood Awareness Days



Flathead County Flood Awareness Day, 2007

Question: How do we raise public awareness about the potential and devastating impacts of flooding?

Answer: Have Flood Awareness Days or Weeks in your local community.

Flathead County took the lead last year to host a Flood Awareness Week, and it was a success. On May 1st, the Flathead Conservation District will be leading a repeat of Flood Awareness Day with up to 130 student participants and multi-agency involvement. Mayor Joe Whalen of

Miles City recognizes the flood hazards in Miles City. Miles City has scheduled an all-day flood awareness event for April 29th. In a letter from Mayor Whalen, he asks the community to recognize flood hazards **and** to "...encourage a healthier relationship between the City and the two rivers abreast of it". Planners, DES staff, the Yellowstone River Conservation District Council, and others in Livingston and Park County also see the importance of public outreach. A Flood

Awareness Event during the Farmer's Market on June 11th has been proposed. The Lewis and Clark Conservation District, Lewis and Clark DES, Lewis and Clark Water Protection District, and the state floodplain program are leading a collaborative Flood Awareness Day for about 120 6th graders on April 11th. The "rain" date is April 17th. Observers are welcome to any of the flood day events. It could give you a good idea of how it might be done in your community.

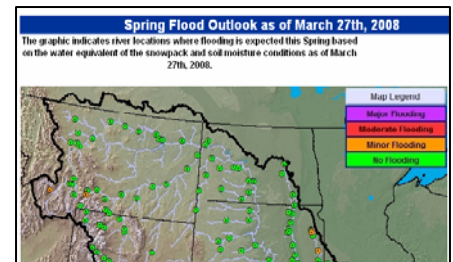
Flood Forecasts from the National Weather Service:

Short-term

48-hour forecasts are available through the AHPS (Advanced Hydrologic Prediction Service)
<http://ahps2.wrh.noaa.gov/ahps2/forecasts.php?wfo=tx&view=1,1,1,1,1,1,1&toggles=10,7,8,2,9,15,6> Forecasts for east of the continental divide will begin April 14th.

LONGTERM

Link to individual river location
http://www.crh.noaa.gov/mbrfc/?n=sn_owmelt_2008



FEMA Accepts Powder River Application to Rejoin the NFIP



*Flooding happened during floodplain staff visit to Powder River County. May 8, 2007
 DNRC Photo*

Powder River County was sanctioned in May of 1979. Sanctioning resulted when the county failed to adopt the 1979 FEMA-produced Flood Hazard Boundary Map (FHBM).

The county gained interest in the program after completing a Pre-Disaster Mitigation (PDM) grant. Projects identified in this grant are not funded unless a community participates in the NFIP.

Floodplain staff, Traci Sears-Tull and Mary Guokas visited Powder River County to meet with

County officials and interested public about rejoining the NFIP. Their added task was to assess flood prone areas. Additional benefits included viewing beautiful country.

Following the visit, the County Commissioners decided to apply to rejoin the NFIP.

They completed application requirements including the adoption of a floodplain ordinance, and submitted their application to FEMA. This past fall, the State received notice from FEMA that Powder River's application had been accepted. Welcome back to the NFIP, Powder River County.